

**KML LAW GROUP, P.C.**  
**THE BNY INDEPENDENCE CENTER**  
**701 MARKET STREET SUITE- 5000**  
**PHILADELPHIA, PA 19106**  
[www.kmlawgroup.com](http://www.kmlawgroup.com)

May 30, 2023

Brad J. Sadek  
Sadek and Cooper  
1500 JFK Boulevard, Ste 220  
Philadelphia, PA 19102

**RE: NOTICE OF DEFAULT UNDER COURT-APPROVED STIPULATION**

U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10  
Master Participation Trust vs. Jessica A. Titus and Edward F. Titus  
Case No. 18-17422 AMC  
Last 4 Digits of Loan No. 0532

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Regular mortgage payment for the month of February 2023, in the amount of \$1,644.33;
- Regular mortgage payments for the months of March 2023 through May 2023, in the amount of \$1,657.73, per month;
- Less Debtor Suspense credit in the amount of \$1,000.49;

**The total due is \$5,617.03 and must be received on or before June 14, 2023.**

- The monthly payment for June 2023, is/will be due on the 1st day of the month and is not included in the figure listed above.

**NOTICE TO BORROWER:** Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.  
/s/ Mark A. Cronin  
Mark A. Cronin Esquire  
KML Law Group P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322

cc: Jessica A. Titus  
Edward F. Titus